

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

In re:

Kandise Nadine Lucas

Debtor(s)

Case No. 20-33177-FJS

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Michael R Jones, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2020.
- 2) The plan was confirmed on 06/03/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/22/2024, 08/04/2025.
- 5) The case was completed on 10/31/2025.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,777.56.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$27,151.00
Less amount refunded to debtor	\$151.00

**NET RECEIPTS:** **\$27,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,859.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,942.14
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,801.14**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocates for Equity in Schools	Unsecured	NA	NA	NA	0.00	0.00
AIS Portfolio Services LP	Unsecured	NA	NA	NA	0.00	0.00
Allied First Bank SB dba ServBank	Unsecured	NA	NA	NA	0.00	0.00
Allied First Bank SB dba Servbank	Unsecured	NA	NA	NA	0.00	0.00
Amanda Simons	Unsecured	0.00	NA	NA	0.00	0.00
Amanda Simons	Unsecured	NA	NA	NA	0.00	0.00
Ashley Funding Services	Unsecured	NA	NA	NA	0.00	0.00
Ashley Funding Services LLC	Unsecured	NA	NA	NA	0.00	0.00
Ashley Funding Services LLC	Unsecured	6.43	6.43	6.43	0.44	0.00
Capital One Bank	Unsecured	NA	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	2,786.71	2,786.71	2,786.71	189.83	0.00
Capital One Financial	Unsecured	NA	NA	NA	0.00	0.00
Charles Lucas	Unsecured	NA	NA	NA	0.00	0.00
Cjw Medical Center	Unsecured	NA	NA	NA	0.00	0.00
CJW Medical Center	Unsecured	NA	284.39	284.39	19.38	0.00
Commonwealth Lab Consultants	Unsecured	NA	NA	NA	0.00	0.00
Dr Marla Crawford	Unsecured	NA	NA	NA	0.00	0.00
EdFinancial Services	Unsecured	20,598.00	NA	NA	0.00	0.00
FIRST INVESTORS	Secured	2,480.02	2,480.02	2,480.02	2,480.02	131.92
First Investors Corporation*	Unsecured	NA	NA	NA	0.00	0.00
First Investors Servicing Corporation	Unsecured	NA	NA	NA	0.00	0.00
Henrico Courts	Unsecured	NA	NA	NA	0.00	0.00
Henrico Doctors Hospital	Unsecured	NA	NA	NA	0.00	0.00
Henrico Doctors Hospital	Unsecured	366.65	366.65	366.65	24.98	0.00
Kim Taylor	Unsecured	NA	NA	NA	0.00	0.00
Kimberly Alice Chandler	Unsecured	NA	NA	NA	0.00	0.00
LVNV Funding LLC	Unsecured	NA	NA	NA	0.00	0.00
Marla Faith Crawford	Unsecured	NA	NA	NA	0.00	0.00
Matthew W Cheney	Unsecured	NA	NA	NA	0.00	0.00
Meridian Resource Company	Unsecured	4,525.66	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Michael R Jones	Unsecured	NA	NA	NA	0.00	0.00
NAPA VIRGINIA	Unsecured	NA	NA	NA	0.00	0.00
NAPA Virginia	Unsecured	NA	NA	NA	0.00	0.00
NAPA VIRGINIA c/o NRS	Unsecured	297.30	297.30	297.30	0.00	0.00
NATIONSTAR MORTGAGE LLC	Unsecured	NA	NA	NA	0.00	0.00
Nationstar Mortgage LLC d b a Mr Coope	Unsecured	NA	NA	NA	0.00	0.00
Navient Solutions Inc	Unsecured	NA	NA	NA	0.00	0.00
NGUYEN BALLATO	Unsecured	NA	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	NA	1,147.06	1,147.06	78.14	0.00
Servbank NA	Unsecured	NA	NA	NA	0.00	0.00
Servbank SB	Unsecured	NA	NA	NA	0.00	0.00
Servbank SB	Unsecured	NA	NA	NA	0.00	0.00
Servbank, SB	Secured	53,305.83	4,898.52	4,898.52	4,898.52	0.00
Sheltering Arms Hosp	Unsecured	350.00	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	NA	NA	NA	0.00	0.00
Synchrony Bank Amazon	Unsecured	NA	NA	NA	0.00	0.00
Synchrony Bank Amazon	Unsecured	1,466.00	NA	NA	0.00	0.00
Thomas H Robers AND Assoc PC	Unsecured	NA	NA	NA	0.00	0.00
Thomas Roberts, Esquire	Unsecured	22,112.15	25,278.70	25,278.73	1,721.94	0.00
Todd M. Ritter, Esq. c/o Amanda Simons	Unsecured	NA	123,637.65	123,637.65	8,421.96	0.00
US Attorneys Office	Unsecured	NA	NA	NA	0.00	0.00
Valley Credit Service Inc	Unsecured	NA	NA	NA	0.00	0.00
Wells Fargo	Unsecured	NA	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	NA	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	NA	NA	NA	0.00	0.00
Wells Fargo Bank NA Wells Fargo Card Se	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	3,401.79	3,401.79	3,401.79	231.73	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,898.52	\$4,898.52	\$0.00
Debt Secured by Vehicle	\$2,480.02	\$2,480.02	\$131.92
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,378.54</b>	<b>\$7,378.54</b>	<b>\$131.92</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$157,206.71</b>	<b>\$10,688.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,801.14</u>
Disbursements to Creditors	<u>\$18,198.86</u>

**TOTAL DISBURSEMENTS :** **\$27,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2026

By: /s/ Michael R Jones

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.